REMARKS

The Examiner's Action of June 21, 2006 is noted in which the claims are variously rejected under 35 USC 112, first and second paragraph, and under 35 USC 103.

35 USC 112

Applicant has amended the claims to eliminate the 35 USC 112 objections by inserting into the claims the language suggested by the Examiner, namely "user-selected hypothetical inputs concerning the stock option."

Moreover, Applicant has removed from the claims any mention of the word "modeling" and any mention of the phrase "what-if parameters." As such, it is Applicant's contention that the 35 USC 112 rejections should be removed.

The Examiner's language, "user-selected hypothetical inputs concerning the stock option," is clearly supported in the Specification.

Specifically, hypothetical user inputs are shown in Figure 1, at the very least in terms of the Basic Calculator 30, where the individual can input "company stock price," which means he can alter the calculation based on his specifying the stock price, e.g., hypothesizing the price going up or down.

Secondly, in this Basic Calculator the user can input hypothetical tax variables, such as tax rate, state of residence, and how much social security is to be withheld.

Further evidence of hypothetical user inputs can be seen by the "My Records" block 34 as to the "As of Date," which refers to the outcome of the calculation based on a hypothetical as to what happens as of a certain date, e.g., vested versus unvested stock as of this hypothetical user input date.

Also the "change in stock price" is where the user can input a hypothetical stock price and a date in the future to calculate the worth of the stock option.

User hypothetical inputs include those shown in the "I Need Money" block 36 where the hypothetical input is how much money the user needs, with the calculation reporting to the user whether the user has such funds and which options to exercise.

Hypothetical user inputs may also be inputted at the Alternative Investment Modeling Tool block 40 in which the calculator is to calculate net gains after taxes compared to an alternative investment, with the hypothetical input being how much the company stock will go up versus how much an alternative investment will go up.

For all of these reasons, the term "user-selected hypothetical inputs concerning the stock option" is fully supported.

35 USC 103

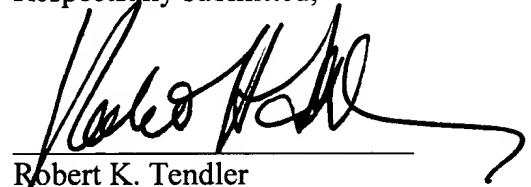This leaves the rejection of the claims under 35 USC 103 as being obvious over the PayCheckCity.com reference.

Applicant provides herewith a Rule 131 Declaration swearing behind this reference.

With the removal of this reference and the use of the Examiner's suggested language, it is Applicant's contention that the case is in condition for allowance.

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Allowance of the claims and issuance of the case is therefore earnestly solicited. Alternatively, entry of this Amendment for purposes of appeal is requested.

Respectfully submitted,

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